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UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH

IN RE:  STEPHEN M. NEIL VICCI SUE NEIL Debtors.	Bankruptcy Case 08-23608 Chapter 13 Filed Electronically
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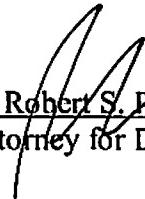
**OBJECTION TO CLAIM #13 OF RC WILLEY FINANCIAL SERVICES**

Stephen and Vicci Neil, debtors herein, object to Claim No. 13 of RC Willey Financial Services (“RC Willey”) and would show the Court the following:

1. The debtors filed a voluntary petition for relief under chapter 13 of the Bankruptcy Code on June 5, 2008.
2. Creditor RC Willey Proof of Claim 13-1 on July 1, 2008, claiming a secured claim of \$665.34 and an unsecured claim of \$1403.39.
3. No secured claim by RC Willey was treated in the Chapter 13 Plan. In fact, Debtors were no longer in possession of the collateral securing the \$665.34.
4. RC Willey did not file an objection, and the Chapter 13 Plan was confirmed on August 19, 2009.
5. Debtors object to the secured portion of the RC Willey claim and argue that RC Willey has NO secured claim and a total unsecured claim amount of \$2068.73.

WHEREFORE, Debtors requests that the Court DENY the secured claim of \$665.34 and reclassify RC Willey's Claim No. 13 as having a total of \$2,068.73 in unsecured nonpriority debt.

DATED this 8<sup>th</sup> day of March, 2010.

  
/s/ Robert S. Payne  
Attorney for Debtors